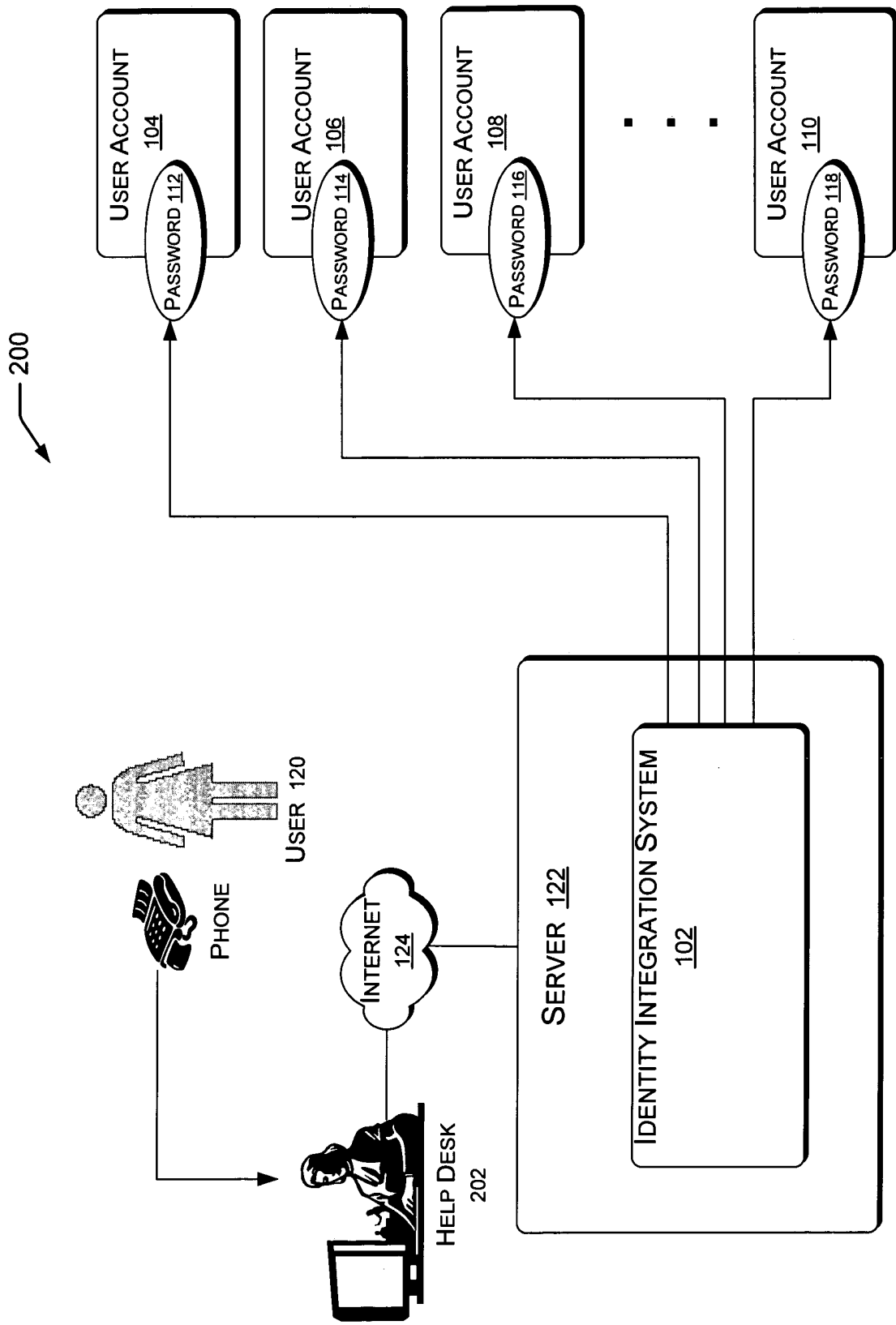


*Fig. 1*



*Fig. 2*

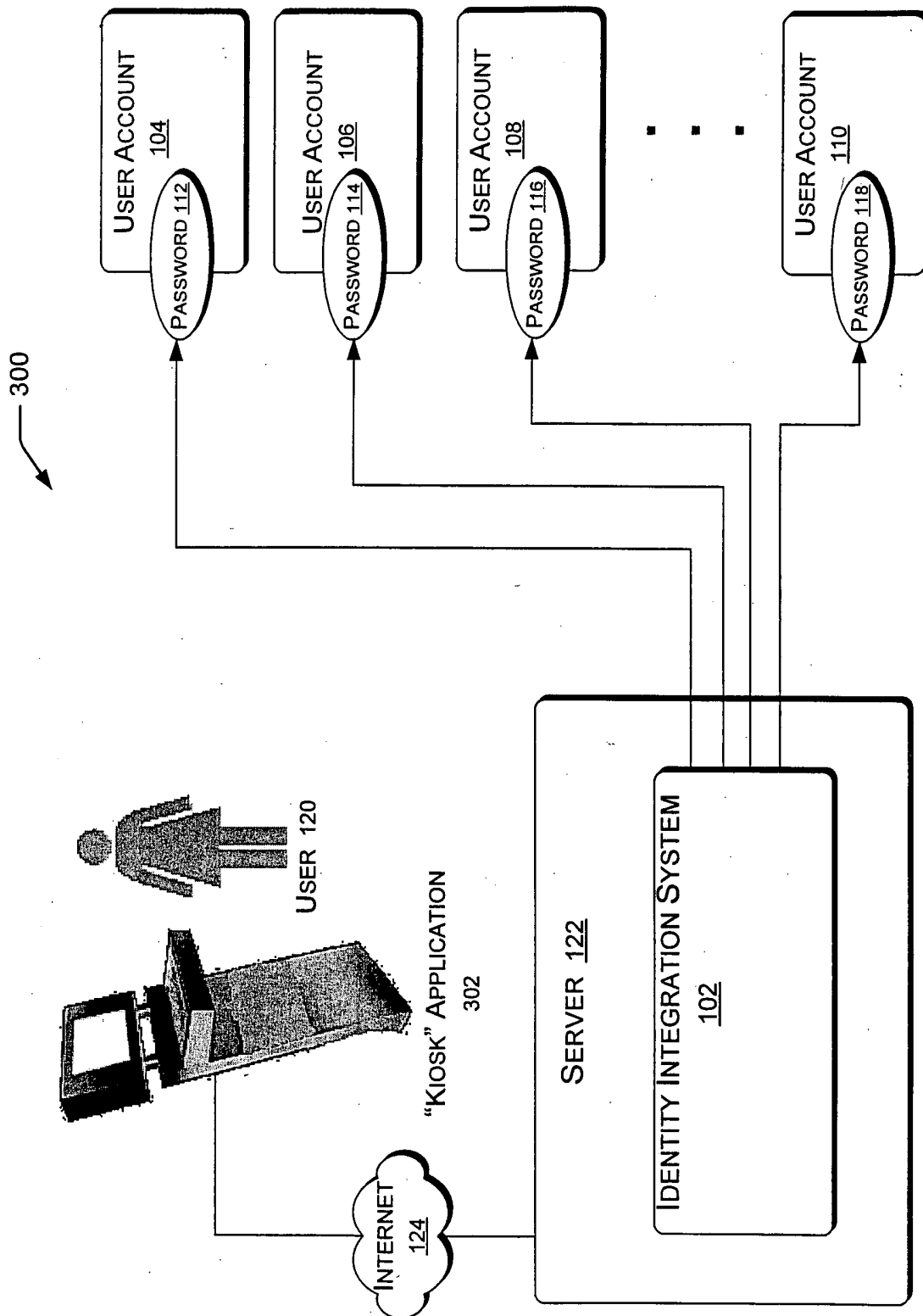
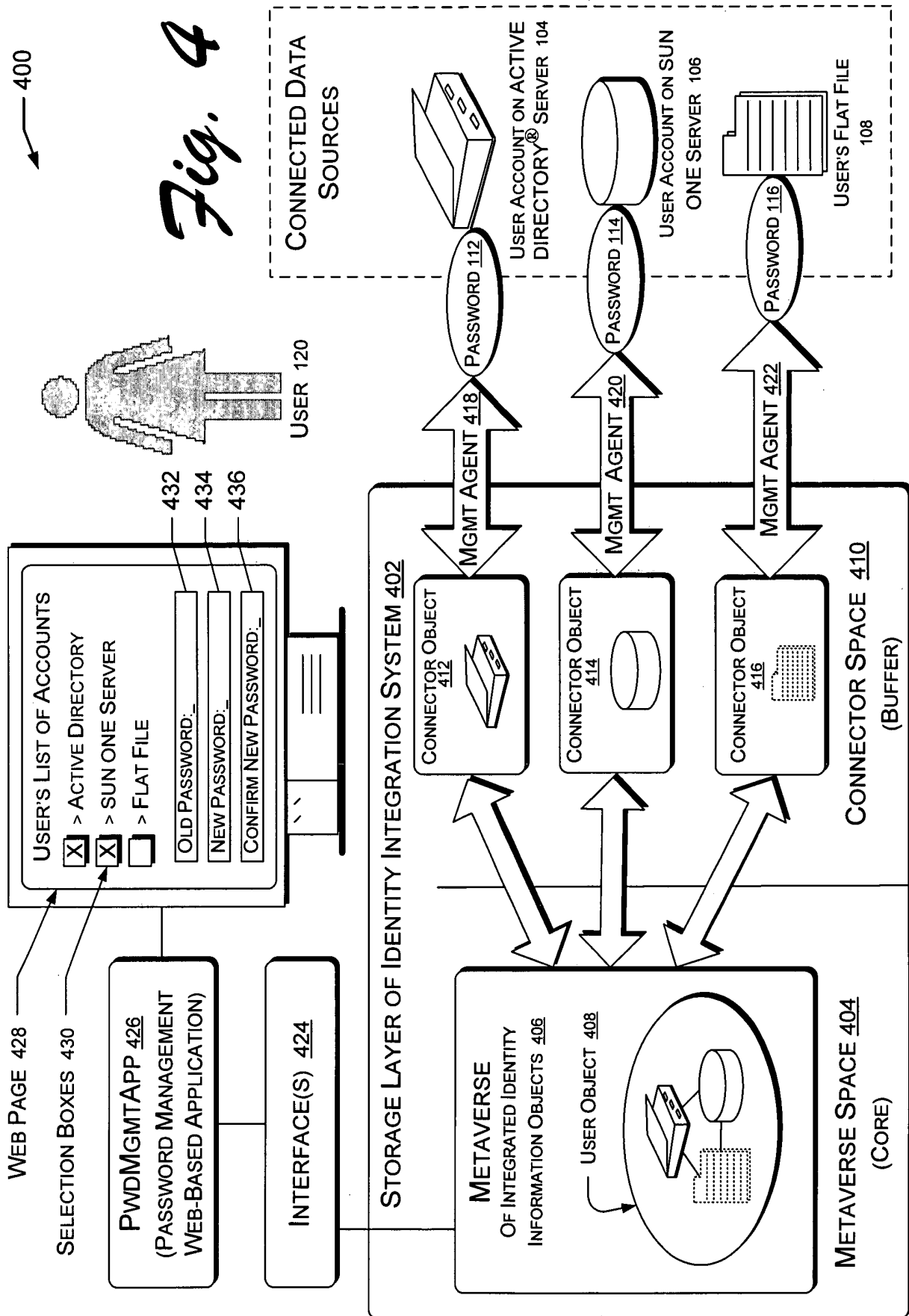


Fig. 3



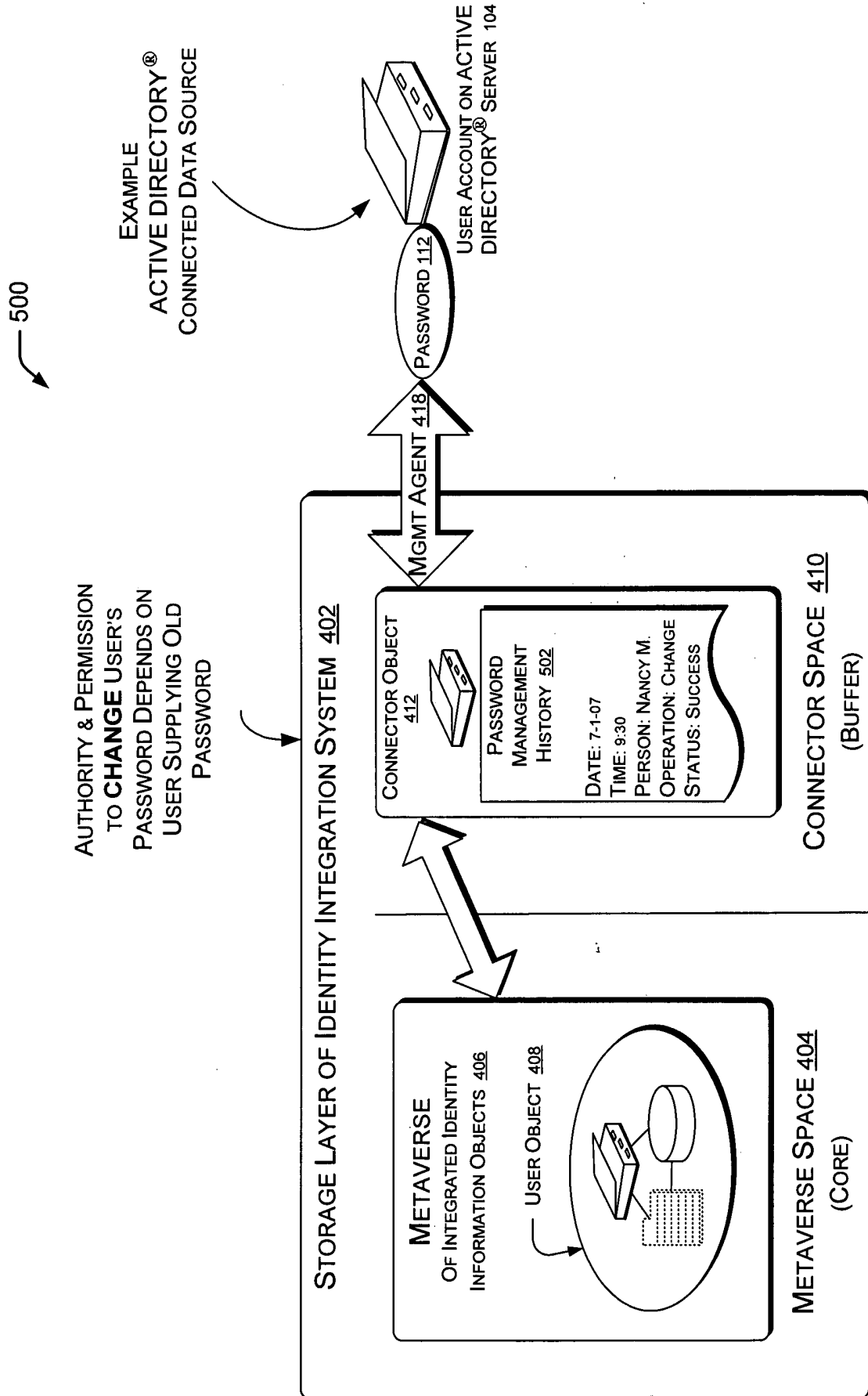


Fig. 5

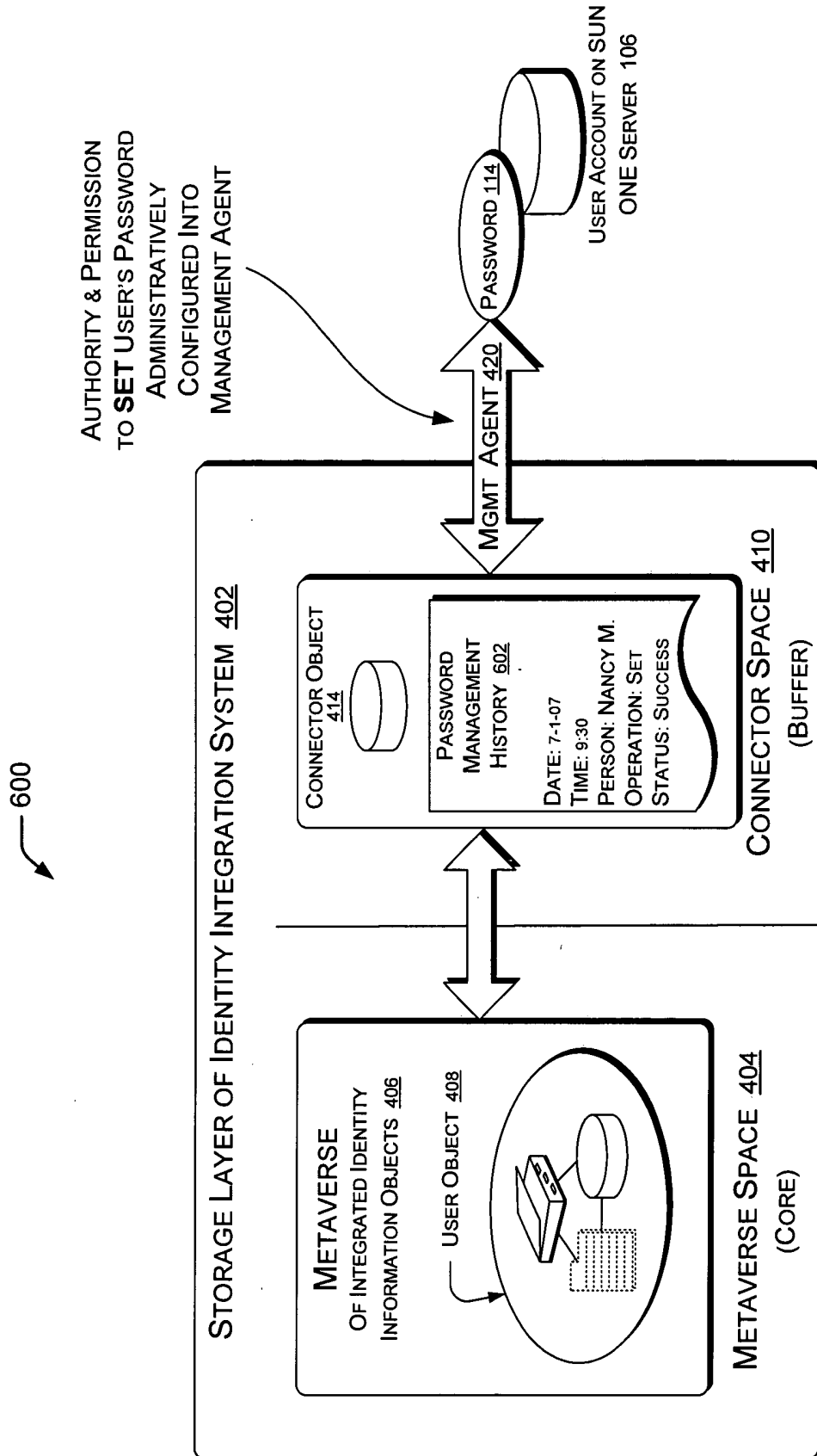


Fig. 6

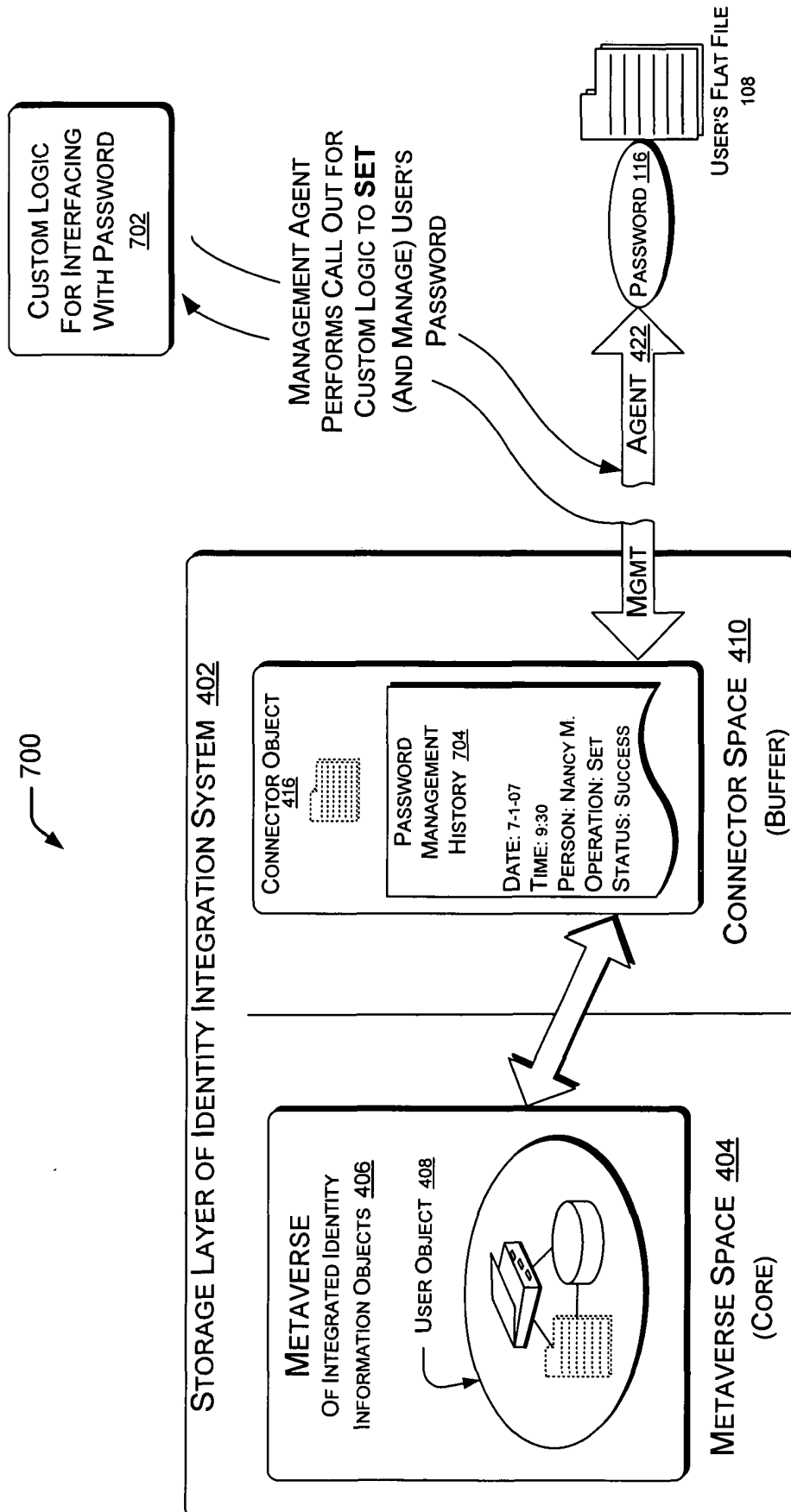


Fig. 7

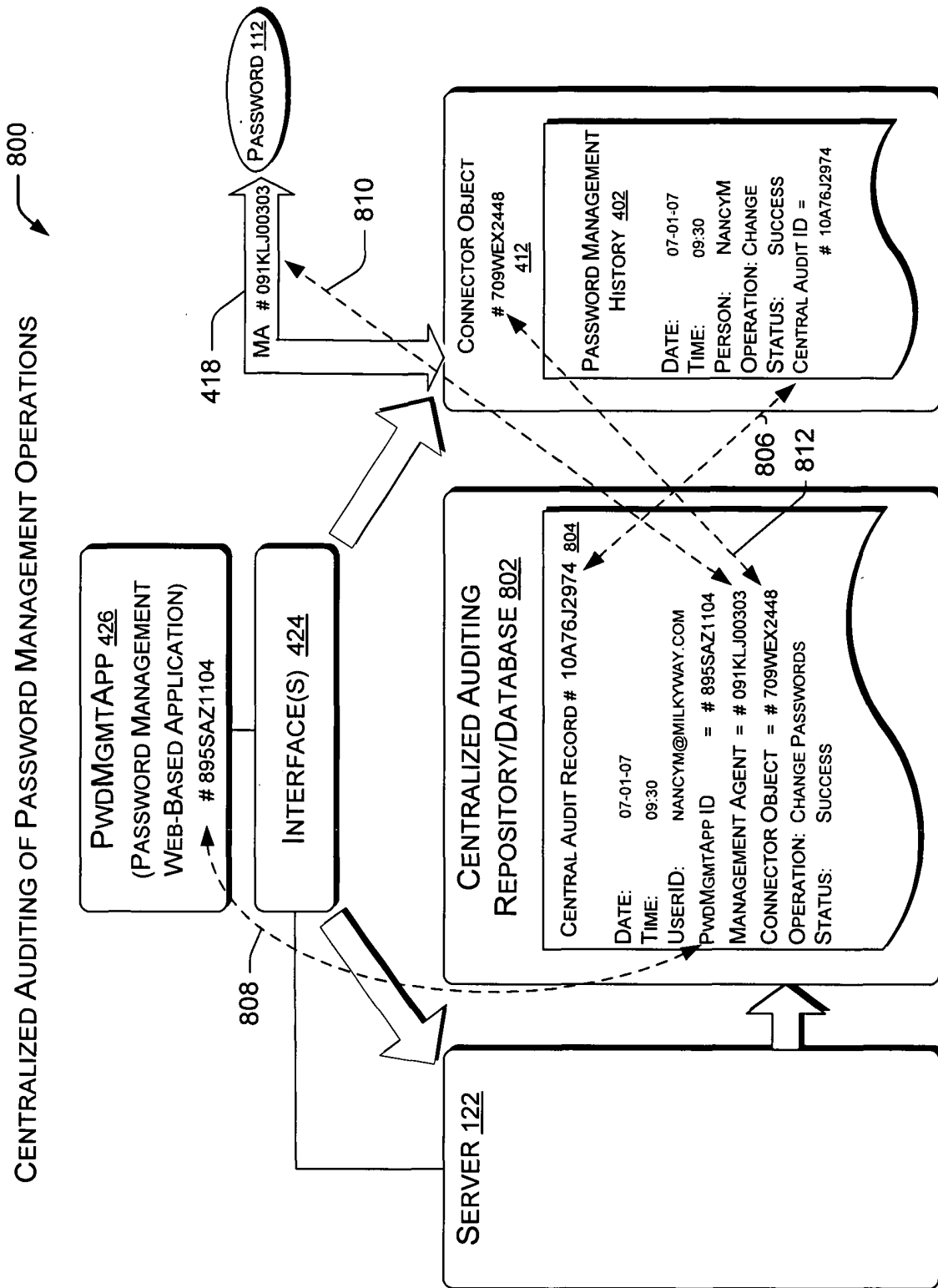
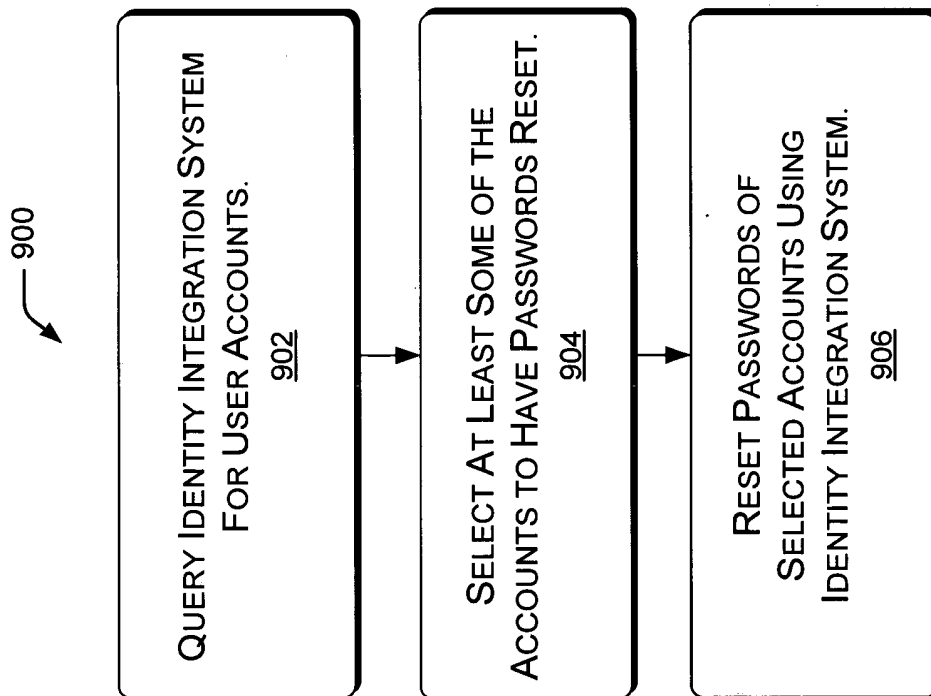


Fig. 8





*Fig. 9*

SEGMENT ONE: IDENTIFYING USER / LOCATING RELATED ACCOUNTS 1000

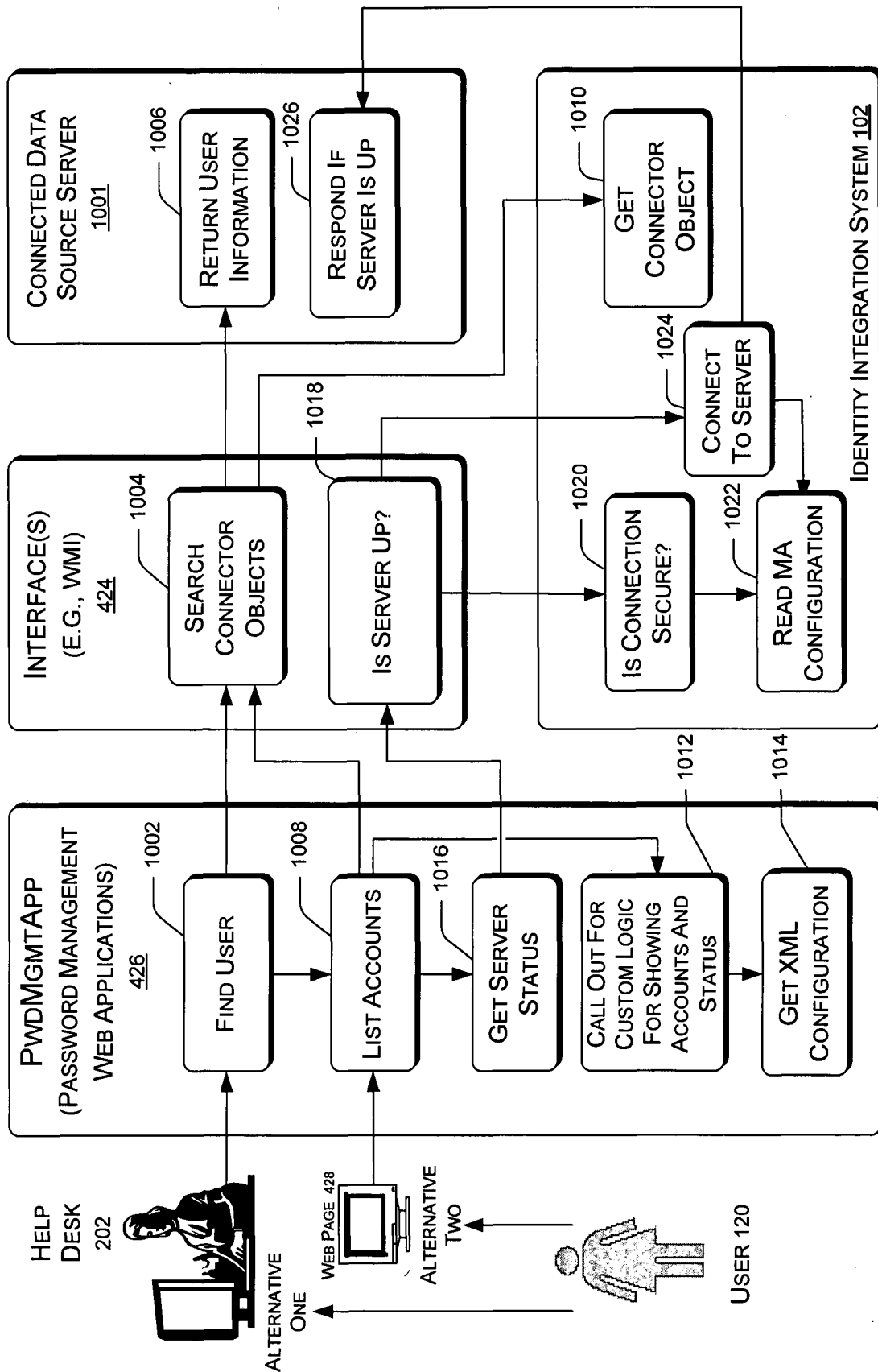
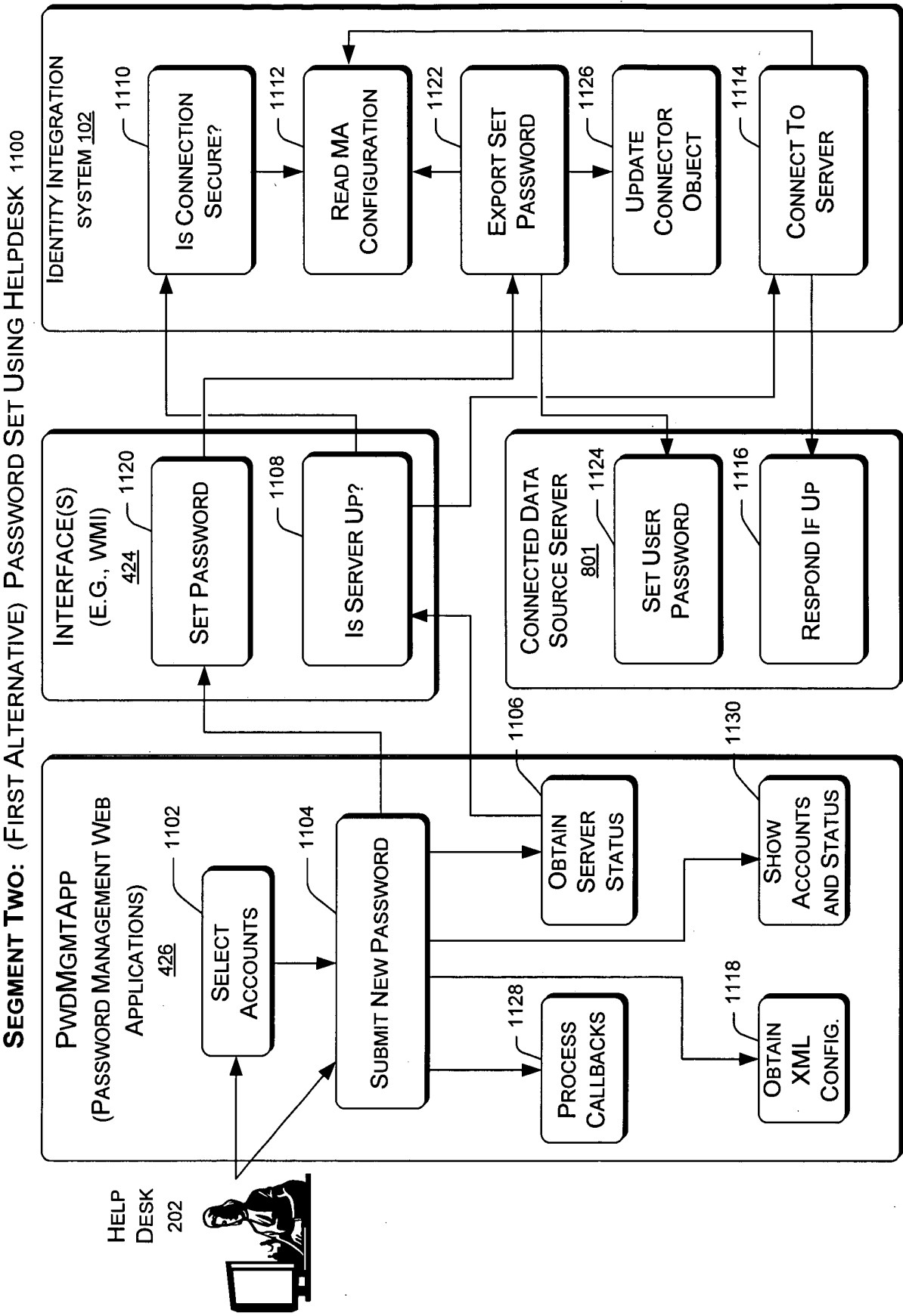


Fig. 10



*Fig. 11*

SEGMENT TWO: (SECOND ALTERNATIVE) PASSWORD CHANGE OR SET VIA USER LOGON (SELF-SERVE) 1200

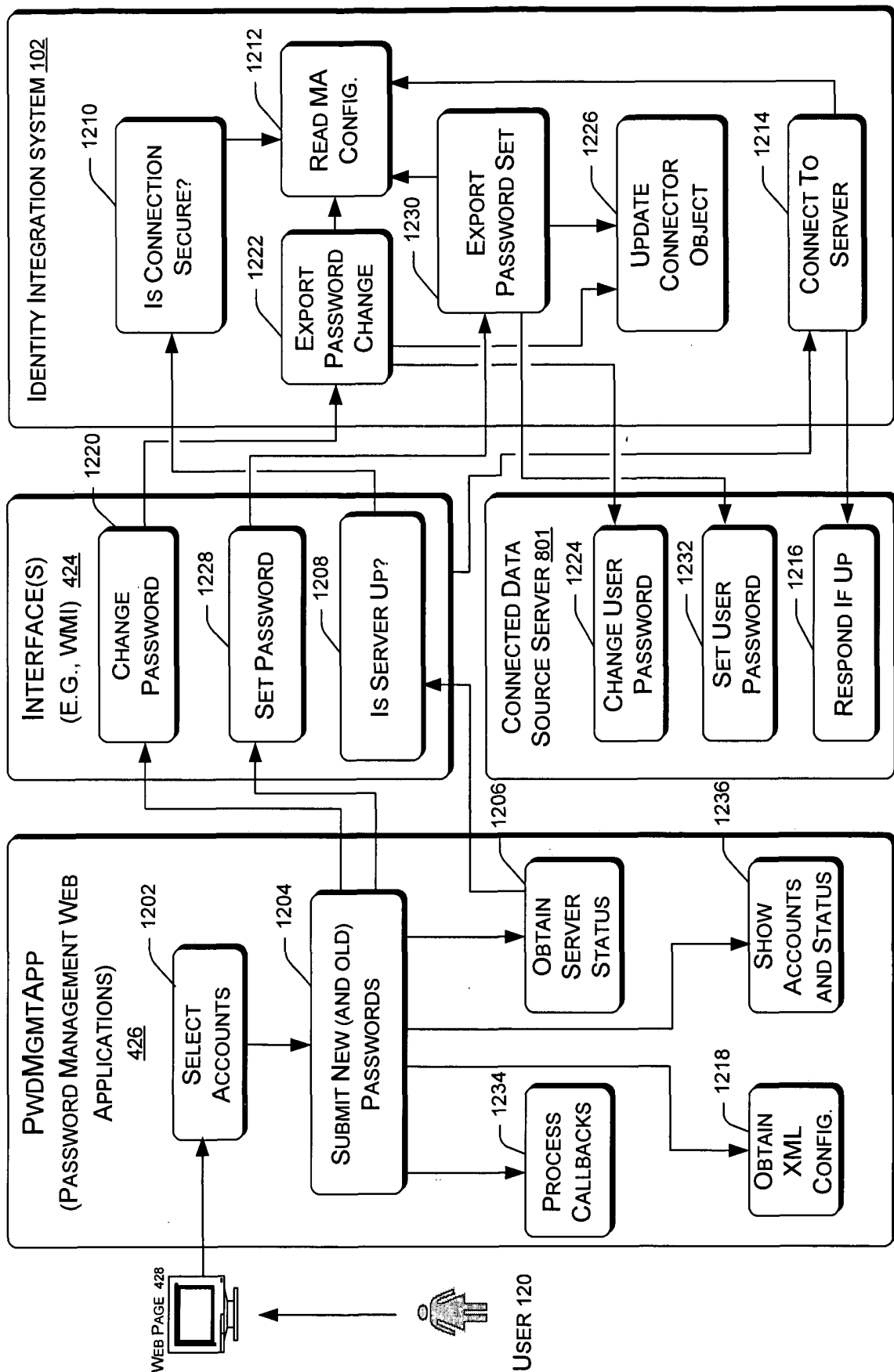
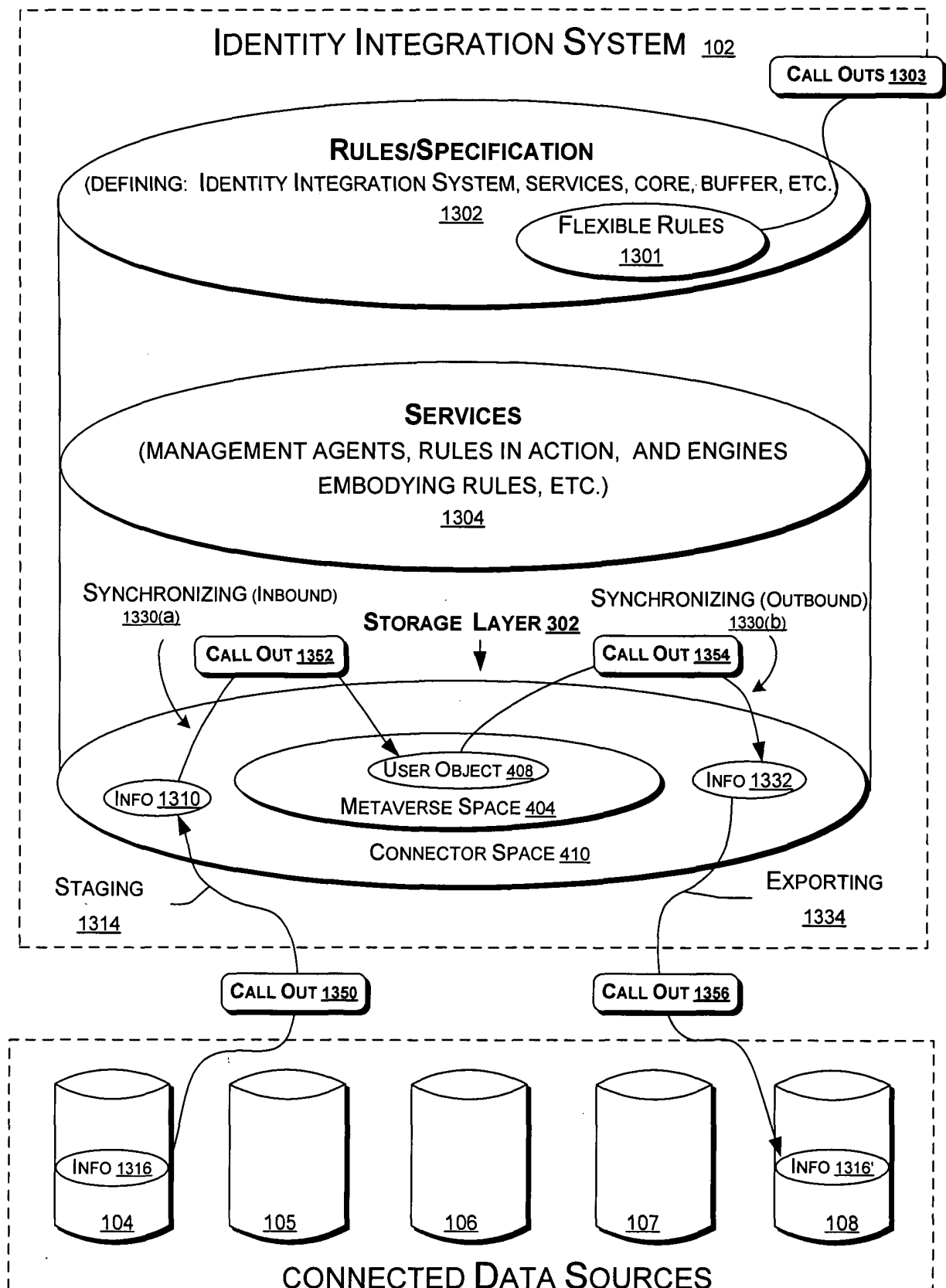


Fig. 12



*Fig. 13*

